

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		09955394	
	Filing Date		2001-17-09	
	First Named Inventor	Scott		
	Art Unit	3624		
	Examiner Name	Weisberger		
	Attorney Docket Number	FINA.00410		

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4	2306713	GB		1997-07-05	Friend et al.		<input type="checkbox"/>
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	1	ANONYMOUS, "Interactive Software Eases 401 (k) Planning." Bank Marketing, V26, No. 10, 1994; p. 56.	<input type="checkbox"/>
	2	AUTHOR UNKNOWN, "Interactive Variable Control During Visualization of Mathematical Functions." IBM Technical Disclosure Bulletin. Vol. 34. No. 9. 1992; pp. 288/289.	<input type="checkbox"/>
	3	AUTHOR UNKNOWN, "Microsoft Excel 97 Intermediate." Cheltenham Computer Training 1995 - 2001. www.cctglobal.com. pp. 26-30.	<input type="checkbox"/>
	4	BOWERS, N.L., "Actuarial Mathematics." The Society of Actuaries. 1986; pp. 52-59.	<input type="checkbox"/>
	5	CARHART, M., "On Persistence in Mutual Fund Performance." The Journal of Finance. Vol. 52. No.1. 1997; pp. 57-82.	<input type="checkbox"/>
	6	KARIYA, T., "Elements of Financial Science." Toyo Keizai Shimpō, K.K., September 25, 1997, pp. 71-101 (Chapter 5) and pp. 117-133 (Chapter 7).	<input type="checkbox"/>
	7	MURRAY, G.W. et al., "Practical Optimization." Academic Press. Chapter 5. 1981.	<input type="checkbox"/>

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8	SHARPE, W.F., "AAT Asset Allocation Tools." The Scientific Press, 1985. pp. 84-85; pp. 93-96.	<input type="checkbox"/>
9	SOCIETY OF ACTUARIES, "1994 Group Annuity Mortality Table and 1994 Group Annuity Reserving Table." Vol. 47. 1994; pp. 865-913.	<input type="checkbox"/>
10	"Net Results TM, Your On-Line Financial Advisor", downloaded from website http://www.isnetwork.com , in December of 1997.	<input type="checkbox"/>

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Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

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☐ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☒ None

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Michael A. DeSanctis/	Date (YYYY-MM-DD)	2006-10-15
Name/Print	Michael A. DeSanctis	Registration Number	39,957

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